

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: EDWARD R WATERS	§	Case No.: 09-09184
	§	
	§	
	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/18/2009.
- 2) This case was confirmed on N/A.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 08/10/2009.
- 6) Number of months from filing to the last payment: 0
- 7) Number of months case was pending: 9
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 20,750.00
- 10) Amount of unsecured claims discharged without payment \$.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 825.00
Less amount refunded to debtor	\$.00
NET RECEIPTS	\$ 825.00

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 777.15
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 47.85
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION \$ 825.00

Attorney fees paid and disclosed by debtor \$ 426.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
LITTON LOAN SERVICIN	OTHER	NA	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	NA	530.64	530.64	.00	.00
DISCOVER FINANCIAL S	UNSECURED	3,238.00	3,210.32	3,210.32	.00	.00
LITTON LOAN SERVICIN	SECURED	150,000.00	151,614.55	.00	.00	.00
LITTON LOAN SERVICIN	SECURED	14,355.52	15,343.58	15,343.58	.00	.00
HSBC BANK USA NA	OTHER	.00	NA	NA	.00	.00
SBC ILLINOIS	UNSECURED	567.00	567.64	567.64	.00	.00
PROVIDIAN	UNSECURED	1,100.00	1,419.04	1,419.04	.00	.00
BANK FIRST	UNSECURED	590.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	1,226.00	1,127.91	1,127.91	.00	.00
CAPITAL ONE	UNSECURED	50.00	NA	NA	.00	.00
PORTFOLIO RECOVERY A	UNSECURED	768.00	832.24	832.24	.00	.00
ARROW FINANCIAL SERV	UNSECURED	368.00	391.00	391.00	.00	.00
CAPITAL ONE	UNSECURED	422.00	NA	NA	.00	.00
CHICAGO MUNICIPAL CO	UNSECURED	900.00	NA	NA	.00	.00
COLLECTION	UNSECURED	568.00	NA	NA	.00	.00
DISCOVER FINANCIAL S	UNSECURED	6,333.00	NA	NA	.00	.00
FIRST CREDIT CARD	UNSECURED	303.00	NA	NA	.00	.00
FLEET CC	UNSECURED	4,300.00	NA	NA	.00	.00
HARRIS & HARRIS	UNSECURED	185.00	NA	NA	.00	.00
MERRICK BANK	UNSECURED	1,366.00	1,366.96	1,366.96	.00	.00
NCO INOVMED	UNSECURED	120.00	NA	NA	.00	.00
PROVIDIAN	UNSECURED	1,600.00	NA	NA	.00	.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
PROVIDIAN	UNSECURED	831.00	NA	NA	.00	.00
PROVIDIAN	UNSECURED	831.00	NA	NA	.00	.00
RECEIVABLE PERFORMAN	UNSECURED	504.00	NA	NA	.00	.00
WEST ASSET MANAGEMEN	UNSECURED	503.00	NA	NA	.00	.00
SAMUEL DELANE III	OTHER	.00	NA	NA	.00	.00
ROUNDUP FUNDING LLC	UNSECURED	.00	90.95	90.95	.00	.00
CALVARY PORTFOLIO SE	UNSECURED	NA	503.62	503.62	.00	.00
CITY OF CHICAGO BURE	UNSECURED	.00	61.00	61.00	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	15,343.58	.00	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	.00	.00	.00
TOTAL SECURED:	15,343.58	.00	.00
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
TOTAL PRIORITY:	.00	.00	.00
GENERAL UNSECURED PAYMENTS:	10,101.32	.00	.00

Disbursements:

Expenses of Administration	\$	825.00	
Disbursements to Creditors	\$.00	
TOTAL DISBURSEMENTS:		\$	825.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/10/2009

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.